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GOVERNMENT OF PUNJAB

DEPARTMENT OF SOCIAL SECURITY AND WOMEN & CHILD DEVELOPMENT

(Social Security Branch)

NOTIFICATION

The 9th January, 2021

No. 11/5/2017-3SS(2SS)/74.-The Governor of Punjab is pleased to frame the scheme titled "Mata Tripta Mahila Yojana".

Scheme

Short title and commencement-

- (1) This Scheme may be called "Mata Tripta Mahila Yojna/Empowerment of Women-Headed Households, 2021".
- (2) It shall come into force on and with effect from the date of its publication in the official Gazette.

Definition-

The Government of Punjab, in keeping with the spirit of the empowerment of Women-Headed Households, is committed to ensure protection of the rights of women-headed households and to provide equal opportunities to enable their full and effective participation and inclusion in society, through several ongoing and new initiatives and programmes. As per Census 2011, women constitute 47.23% of total population of the State as compared to 48.5% at the national level. The total population of Punjab is 2.7 crore, out of which, males number 1.4 crores and females number 1.3 crore.

1.0 Context

Women's empowerment refers to the action of raising the status of women through awareness, education, training and equal opportunity everywhere. Women's empowerment is thus about equipping women to make life-determining decisions for themselves. As per Census 2011, women constitute 47.23% of total population of the State as compared to 48.5% at the national level. The total population of Punjab is 2.7 crore, out of which, males number 1.4 crores and females number 1.3 crore.

- 1.1** The Government of Punjab is committed to the empowerment of women in the State. It has already taken many initiatives for women, through special schemes and policies. The reservation for women in the Panchayats and Urban Local Bodies has been increased to 50 per cent. Likewise, the reservation of women in government jobs has been raised to 33 percent.

2.0 'Household', 'head of a household', Women-headed Household (WHH)

A 'household' is usually understood to be a group of persons who normally live together and eat their meals out of a common kitchen unless the exigencies of work prevent any of them from doing so. The head of a household is a person who is chiefly responsible for managing the affairs of the household and taking decisions on behalf of the household. In case of an absentee *de jure* 'head', the person on whom the responsibility of managing the affairs of the household rests, is regarded as the head, irrespective of whether the person is male or female.

Punjab has 54,86,851 households, (Census 2011) out of which 7,96,030 households are headed by women. The objective of this new policy is to empower Women headed Households(WHH) in Punjab.

Women-headed households are those in which an adult female is the sole or main income earner and decision-maker.

3.0 Survey for the identification of Women headed Households (WHHs)

A survey shall be carried out for the identification of Women headed Households (WHHs) in the State because Census 2011 data is more than 9 years old and it will be another 2-3 years before the data collected in the forthcoming Census will become available. The Government has already sanctioned Rs. 80 lakh, to enable data collection from an estimated 8 lakh women-headed households across Punjab. This shall be carried out by the Department of SSWCD through Anganwari Workers (AWWs) who would be given Rs. 10 per household for data collection. An online application would also be enabled where an individual can submit information to be verified by the concerned Child Development Project Officer (CDPO).

4.0 Mata Tripta Mahila Yojna (MTMY)

A programme for the empowerment, protection and well-being of women-headed households, named Mata Tripta Mahila Yojna (MTMY) shall be implemented in the State.

The aim of the programme shall be to provide services, benefits, rights and protection in respect of health care, education, employment, safety and dignity in all spheres of life, from birth onwards, a;; the way into the sunset years.

4.1 Eligibility criteria for Women Headed Households (WHH) for the purpose of empowerment schemes:

The head of the household must be a widow/ deserted woman/ separated woman/ divorced woman/ unmarried woman and she must be the sole earning member in the family.

The eligibility criteria of each scheme under which benefits would be given to WHHs shall be applicable to such beneficiaries.

4.2 Objectives of the New Programme:

1. To create an enabling environment for the holistic development of women-headed households (WHHs) so that they may lead a life of dignity.
2. To ensure economic empowerment of women from WHH to realise their rights and gender equality.

3. To improve the access to healthcare, quality education, skill development, employment and social security benefits for women from women-headed households.

5.0 Economic Empowerment of Women:

Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development. The economic empowerment of women is central to realizing women's rights and gender equality. It includes women's ability to participate equally in all spheres; their access to and control over productive resources, access to suitable work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels.

Economic empowerment is essential for the achievement of Sustainable Development Goals (SDGs), particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; and also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities.

Thus, the stepping stones on the path to economic empowerment are: addressing poverty, improving women's visibility and recognition of women's work. This can be done by:

- increasing women's access to financial services and putting in place a simplified procedure for loans by which they can access institutional finance as individuals and not merely as dependents.
- getting banks to adopt a single window approach to overcome the procedural and other barriers faced by women in accessing loans.
- drawing women beneficiaries from the poorest of marginalized sections including disabled, women and women-headed households.

5.1 Self-Help Groups/Women Cooperatives

Financial literacy programmes shall be rolled out to achieve financial inclusion. Women belong to WHHs will be taught the basics of banking, saving, investing and the like, so that they may create assets over time and rescue their families from financial stress.

Women belong to WHHs shall be encouraged to join Self Help Groups (SHG). This shall be done in partnership with Department of Rural Development and Panchayats, Punjab Skill Development Mission, Department of Cooperation, Department of Social Security, Women and Child Development and R-SETIs run by Lead Banks.

A system of skilling, training, enabling and mentoring, preceded by data collection of the entire demographic profile and setting targets right from formation of SHGs, women's cooperatives, Mahila Mandals, etc. to their development, credit linking, and marketing of unique products through web platforms, shall be put in place.

6. Mata Tripta Mahila Yojna (MTMY)

The following initiatives covering the entire life-span of a member of a Women Headed Household (WHH) shall be taken up and pursued in an integrated manner to safeguard such Households in the State:

6.1 The Right to be Born

6.1.1 PC & PNDT ACT

Women in WHHs are often subjected to harassment and extreme pressure to undergo abortions. The

PNDT Act shall be strictly implemented to ensure that no girl is killed in the womb.

The Department of Health and Family Welfare shall establish and operate a special PC & PNDT Cell with a helpline number to strictly enforce the provisions of the Act.

(Action: Dept. of Health & Family Welfare)

6.1.2 Beti Bachao Beti Padhao (BBBP)

Beti Bachao Beti Padhao (BBBP) is being implemented by the Department of Social Security and Women & Child Development in Punjab to improve the sex ratio at birth (SRB). The scheme shall be strengthened to cover women-headed households comprehensively.

(Action: Dept. of Social Security and Women & Child Development)

6.2 The Rights upon the Birth of a Child

6.2.1 Home-Based Newborn Care.

ASHA workers will make visits to all newborns in WHHs according to the specified schedule up to 6 weeks after the birth of a child. They will closely assist the WHH in the following:

- a. recording of weight of the newborn in the MCP card
- b. ensuring BCG, 1st dose of OPV and DPT vaccination
- c. ensuring the safety of both the mother and the newborn till 42 days of the delivery, and
- d. registration of birth

(Action: Dept. of Health & Family Welfare)

6.2.2 Support to WHHs to raise a Girl Child

Financial Assistance/One Time Grant shall be given to a girl child (one or more) from Women-Headed Households (WHHs) with no source of income. Each girl shall be given Rs. 500/- monthly till she attains the age of 18 years. A Scheme shall be prepared by the DoSSWCD for this purpose.

(Action by: Dept. of Social Security and Women & Child Development)

6.2.3 Financial Assistance for the Girl Child

Girls (a maximum two girl children) from WHHs shall be given financial assistance on birth. The Government shall deposit Rs. 21,000 per girl child in the Post Office/ Bank Account. The maturity value of the deposited amount of Rs. 21,000/- shall help the beneficiary-girls at the time of graduation.

(Action by: Dept. of Social Security and Women & Child Development)

6.3 Healthcare of Children

6.3.1 Neonatal Healthcare

Every infant in a WHH shall be provided with free Essential Newborn care (at every 'delivery' point at the time of birth), Facility-based Sick Newborn care (at FRUs & District Hospitals) and Home Based Newborn Care and Home-Based Young Care (HBYC).

(Action: Dept. of Health & Family Welfare)

6.3.2 Micronutrient supplementation

Free Micronutrient Supplementation (Vitamin A, Iron Folic Acid) shall be provided to infants belonging to WHHs.

(Action: Dept. of Health & Family Welfare)

6.3.3 Immunisation

Free Immunisation, deworming and management of common childhood illnesses such as Diarrhoeal Diseases & Acute Respiratory Infections shall be extended to Women-Headed Households.

(Action: Dept. of Health & Family Welfare)

6.3.4 Supplementary Nutrition

Infants born into WHHs shall be given free take home ration from the Anganwadi Centres in the State.

(Action by: Dept. of Social Security and Women & Child Development)

6.4 Early Childhood Care**6.4.1 Home Based Care of Young Children**

Additional home visits to WHHs will be carried out by the ASHA worker with support from Anganwadi workers.

ASHA will provide home visits in the 3rd, 6th, 9th, 12th and 15th months to promote early initiation of breast-feeding, exclusive breast feeding till 6 months and continued breast-feeding till 2nd year of life along with adequate complementary feeding, prevention of childhood pneumonia and diarrhoea and to ensure age appropriate immunization and early childhood development.

(Action: Dept. of Health & Family Welfare)

6.4.2 Supplementation with Micronutrients

Free doses of Vitamin A, Iron and Folic Acid shall be provided to children belonging to WHH still 6 years of age.

(Action: Dept. of Health & Family Welfare)

6.4.3 Supplementary Nutrition

Children born into WHHs shall be provided hot cooked meals and free take home ration from the Anganwadi Centres in the State.

(Action by: Dept. of Social Security and Women & Child Development)

6.4.4 Non-Formal Education

WHHs having children below 6 years of age shall be identified and these children shall be offered enrolment on priority in the Anganwadi Centres, where the child can learn through the play-way method.

(Action by: Dept. of Social Security and Women & Child Development)

6.4.5 Enrolment in Nursery Schools

WHHs having children below 6 years of age shall be identified and these children shall be offered enrolment on priority in the nursery classes being run in Government schools.

(Action by: Dept. of Social Security and Women & Child Development)

6.5 Education**6.5.1 Free Education for children of WHHs upto Class XII**

Children of Women-Headed Households shall be identified on priority basis through a special mobilization / awareness initiative and offered free education upto Class XII in Government schools in the State.

(Action by: Dept. of School Education)

6.5.2 Attendance Scholarship to SC Primary Girl Students

This incentive (Rs. 50/pm for 10 months, total Rs. 500) is given to SC girls to check the dropout tendency at the primary stage. SC girls of WHHs studying in primary classes whose domicile is Punjab and whose parents do not have more than 5 acres of land and whose parents/ guardians are not income tax payers, shall be covered on priority. Minimum 75% attendance is required.

(Action by: Dept. of School Education)

6.5.3 Student Loans

Student loans are provided by banks to needy students and for many, they have proved to be a stepladder to higher degrees.

Priority in student loans shall be given to promising students hailing from women-headed households, as a means of educational support. Lead District Managers (LDM) shall be associated with this initiative.

(Action: Dept. of Finance and Dept. of Cooperation)

6.5.4 Free Coaching

For competitive exams, free coaching is given to SC candidates, by the Department of Social Justice & Empowerment and Minorities.

SC or minority candidates belonging to WHH shall be given free coaching on priority basis.

(Action: Dept. of Social Justice & Empowerment of Minorities)

6.5.5 Hostel Facility

Hostels are constructed by the Department of Social Justice & Empowerment of Minorities, for candidates from the OBC Category. OBC candidates belonging to WHHs shall be provided accommodation on priority basis.

(Action: Dept. of Social Justice & Empowerment of Minorities)

6.5.6 Free Transport Facility to Students in the State

To increase the enrolment in government primary schools, the School Education Department proposes to provide free transport facility to children.

All the eligible students belonging to Women-Headed Households shall be covered on priority basis through a special mobilization / awareness initiative.

(Action: Dept. of School Education)

6.5.7. Encouragement Award to SC Girls Students for Pursuing 10+2 Education

Rs. 3000/- per annum is given to SC girls for continuing their education till Class 12th. SC girl students of classes 11th & 12th of Govt., aided and private schools, whose parents do not come under the income tax payer category, are eligible.

All eligible SC Girl Students belonging to Women-Headed Households shall be covered on priority.

(Action: Dept. of School Education)

6.5.8 Attendance Scholarship to BC/EWS Primary Girl Students

This incentive (Rs. 50/pm for 10 months, total Rs. 500) is given to BC/EWS girls to check the dropout tendency initially at primary stage. BC/EWS girls studying in primary classes whose domicile is Punjab and whose parents'/ guardians' annual income does not exceed Rs. one lakh and who do not own more than 5 acres of land, are eligible. Minimum 75% attendance is required.

All eligible BC/EWS Primary Girl Students belonging to Women-Headed Households shall be covered on priority.

(Action: Dept. of School Education)

6.5.9. Dr. Hargobind Khorana Scholarship Scheme for brilliant students

A scholarship of Rs. 2500/- per month totalling to Rs. 30000/- per year, for two years, is given to brilliant students (including girls) to continue their studies at senior secondary level. Brilliant students from a poor economic background, who have secured 80% or higher marks in the PSEB Class 10th Board exams are eligible. There is no income limit under the scheme.

Under this scheme, all the eligible students from Women-Headed Households shall be covered on priority basis.

(Action by: Dept. of School Education)

6.5.10 Award to SC Sports Students (6-12 Classes)

Incentives (Rs. 500/- per year for primary level; Rs. 750/- per year for middle level; and Rs. 1000/- per year for higher secondary level) are given to SC students (including girls) from Classes 6th to 12th who excel in sports, to continue their education. SC students who secure the top 3 positions (male) and top 3 positions (female) in various sports are eligible. Students of Govt., aided as well as private schools are covered.

All eligible SC students belonging to Women-Headed Households shall be covered on priority.

(Action by: Dept. of School Education)

6.5.11. Balika Vidyalaya Hostels Scheme (KGBV)

Under the Kasturba Gandhi Balika Vidyalaya Scheme, 29 Hostels are to be set up to promote education

and healthcare to girls in Educationally Backward Blocks (EBBs) at the upper primary level, to eliminate gender disparity. The main objective of this scheme is to bring the girl child to school and to retain her in school.

Under this scheme, girls belonging to Women-Headed Households shall be given priority.

(Action by: Dept. of School Education)

6.5.12 National Scheme of Incentives to Girls for Secondary Education

Annual stipend of Rs. 3000/- is given to all SC girls of Government-aided schools and all girls (whatever category) studying in Kasturba Gandhi Balika Vidyalaya (KGBV).

Under the scheme, SC girls belonging to Women-Headed Households shall be given priority.

(Action by: Dept. of School Education)

6.5.13. Special Grant to SC Girls (Post Matric)

A stipend of Rs. 50/- per month per girl is given to SC girls to promote education after matriculation.

Under the scheme, SC girls belonging to Women-Headed Households shall be given priority.

(Action by: Dept. of Social Justice & Empowerment of Minorities)

6.5.14 Pre-Matric and Post Matric Scholarship to SC Students

Scholarship (Rs. 225/- per month students of 9th and 10th and Rs. 230/- students of classes 11th to 12th) is given to SC students for 10 months to help SC students.

Under the scheme, SC students belonging to Women-Headed Household shall be given priority.

(Action by: Dept. of Social Justice & Empowerment of Minorities)

6.5.15 Post Matric Scholarship to OBC Students (for both Boys & Girls)

Scholarship (Rs. 160/- per month students of classes 11th to 12th) is given to OBC students for 10 months to promote education among OBC students.

Under the scheme, OBC students belonging to Women-Headed Households shall be given priority.

(Action by: Dept. of Social Justice & Empowerment of Minorities)

6.5.16 Upgradation of Merit of SC Students (for both Boys & Girls)

Rs. 25000/- is given to SC students with the objective of enhancing their academic capability and removing educational deficiencies by arranging remedial and special coaching for SC students studying in Class 9th to 12th.

Under the scheme, SC students belonging to Women-Headed Household shall be given priority.

(Action by: Dept. of Social Justice & Empowerment of Minorities)

6.5.17 Free Education in Residential Meritorious Schools

10 meritorious residential senior secondary schools have been opened in Punjab for providing free education to poor and meritorious students of Punjab. 60% seats are reserved for girls. Free food,

lodging, uniform, textbooks and extra coaching, are also provided.

Under this scheme, girls belonging to Women-Headed Households shall be given preference. Also, 20% quota shall be given to girls belonging to Women-Headed Households out of 60% seats reserved for girls.

(Action by: Dept. of School Education)

6.5.18 Reimbursement of tuition fees

Reimbursement shall be given for tuition fees the Basic Computer Course/typewriting/shorthand courses for the children from WHHs. Under this, the reimbursement shall be given to the extent or 75% of the total fee upto Rs. 2000/- for typewriting and shorthand and upto Rs. 4000/- for basic computer course to the students from WHHs.

(Action by: Dept. of Social Security and Women & Child Development)

6.5.19 Beti Bachao Beti Padhao (BBBP) is being implemented by the Department of Social Security and Women & Child Development in Punjab to improve the sex ratio at birth (SRB). Improving educational opportunities for girls is a major part of BBBP. Financial Literacy for women is a must for financial inclusion and women empowerment.

Children of WHHs shall be identified and covered under BBBP.

(Action: Dept. of Social Security and Women & Child Development)

6.6 Provisions for Adolescents

6.6.1 Outreach under Rashtriya Kishor Swasthya Karyakram

There shall be a shift from the widely prevalent clinic-based services for adolescents to reaching out to the adolescents in their own environment, such as in schools, families and communities. Key drivers shall be community based interventions like, outreach by counselors; facility based counselling; Social and Behavior Change Communication; and strengthening of Adolescent Friendly Health Clinics across levels of care.

(Action by Dept. of Health & Family Welfare)

6.6.2 Weekly Iron Folic Acid Supplementation (WIFS)

To reduce the prevalence and severity of anaemia in adolescents (10-19years), school going adolescent girls and boys belonging to WHHs and enrolled in 6th to 12th class in government/government aided/municipal schools shall be administered weekly Iron-Folic Acid Supplements of 100mg elemental iron and 500ug folic acid using a fixed day approach.

6.6.3 Supply of free Sanitary Napkins

An initiative would be taken to provide free Sanitary Napkins to women from WHHs in the State. Under the initiative, NGOs shall be identified for providing free sanitary pads as well as for providing menstrual hygiene information to the beneficiaries. For this purpose, support shall also be sought under CSR.

Department of Health and Family Welfare shall also supply sanitary napkins under the Scheme for

Promotion of Menstrual Hygiene among adolescent girls in the age group of 10-19 year in rural areas.

(Action by: Dept. of Social Security and Women & Child Development, Dept. of Health & Family Welfare)

6.6.4 Scheme for Adolescent Girls (SABLA)

Supplementary nutrition shall be provided to girls, who have dropped out of school, belonging to Women-Headed Households in the age group of 11-14 years.

(Action by: Dept. of Social Security and Women & Child Development)

6.7 Jobs/Skilling/Entrepreneurship/Empowerment

6.7.1 Training and Skilling

- a. Skill development of WHHs shall be addressed on priority basis because it is largely hampered due to lack of education, poor soft skills and inadequate entrepreneurship and management training.
- b. Access to skill-based vocational training shall be made available to all WHHs right from the school level. .
- c. Skill-based cooperative entrepreneurship shall be promoted among SHGs in both urban and rural areas.
- d. All SHGs of WHHs shall be given training regarding the importance of e-commerce, Mahila-E-Haat Portal and other online marketing platforms, where women can market their products.
- e. Girls from WHHs shall be motivated to become entrepreneurs and leading women of their villages through effective training. The focus shall be diversified from traditional trades to modern ones.
- f. Identification of a variety of areas for skill development, through short term courses, i.e. housekeeping, eldercare, babycare, beauty and cosmetology, cooking, mobile repair, AC repair etc. shall be done.
- g. A system of registration of women domestic workers, women farmers, etc. shall be made for an effective database to aid policy formulation and extension of benefits of various schemes implemented by the Labour Department.
- h. Reorganisation of Training-cum-Production Centres into Skill Development Centres for women and girls from disadvantaged groups along with residential facilities shall be carried out.
- i. Short-term courses on soft skills in Industrial Training Institutes and similar institutions shall be introduced.
- j. Special job melas with special segments/counters for women from WHH shall be held.
- k. Skill development in the field of e-trading, e-commerce for educated girls/women and housekeeping, cooking, eldercare shall be promoted.

(Action: Dept. of Employment Generation & Training)

6.7.2 Farm Sector Training

- a. Training programmes under various central and state sponsored schemes for farmers are being run by the Agriculture Department for holistic development in the agriculture sector.

- b. Women farmers from WHHs shall be given preference in various ongoing schemes i.e. Sub-Mission on Agricultural Mechanization, ATMA Scheme 2018, Parampragat Krishi Vikas Yojna, Rashtriya Krishi Vikas Yojana and others.

(Action: Dept. of Agriculture)

6.7.3 Preference in Skilling Programmes

Women from WHHs shall be given preference in the ongoing skilling programmes of the PSDM. For this, the required budget demand shall be projected by PSDM to the State Government in a detailed proposal.

(Action: Dept. of Employment Generation & Training)

6.7.4 Training and Skilling Calendar

A district-specific calendar shall be created for training and skill development of groups by involving Rural Self Employment Training Institutes (R-SETIs), Skill Development Centres, Krishi Vigyan Kendras, etc.

(Action: Dept. of Employment Generation & Training)

6.7.5 Financial literacy

Financial literacy programmes shall be rolled out under Beti Bachao Beti Padhao or any other relevant schemes, to achieve comprehensive financial inclusion. Women belong to WHHs shall be taught the basics of banking, saving, investing and the like with the support of the Lead District Manager or NGOs, so that they may create assets over time and insulate their families from financial shocks.

(Action: Dept. of Social Security and Women & Child Development)

6.7.6 Self Help Groups (SHGs) and Women Enterprise

6.7.6.1 New Self Help Groups

A special drive to form new SHGs shall be carried out by Women Cooperatives, Mahila Mandals etc. with a specific target for every converging department i.e. Agriculture, Dairy Development, Fisheries, Horticulture, Rural Development, Women and Child Development, Cooperative Department, Youth Services and creation of a common data-base for these institutions.

6.7.6.2 Punjab State Rural Livelihood Mission

The Punjab State Rural Livelihood Mission (PSRLM) scheme is being run by the Department of Rural Development with the aim of reducing poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities.

But women from women headed households have not been able to draw full benefits under PSRLM due to the absence of an exclusive component for them.

Women headed households shall be motivated to join Self Help Groups (SHG). Information about the benefits given to them shall be uploaded on the website of the concerned Departments for ready access by stakeholders.

(Action: Dept. of Rural Development, Dept. of Social Security and Women & Child Development, Dept. of Cooperation and Department of Employment General and Training)

6.7.6.3 Women Cooperatives

Under the Mai Bhago Istri Shakti Scheme of the Department of Cooperation, SHGs and women's cooperatives are formed for training, hassle-free credit and assistance. Special focus shall be placed on creating of Primary Agriculture Cooperative Societies (PACS) having WHH as members.

(Action: Dept. of Cooperation)

6.7.6.4 Agriculture-based SHGs

Under the National Horticulture Mission, financial assistance is given to farmers under various programmes for the holistic development of horticulture. SHGs are set up by the Department of Horticulture all over Punjab. Agriculture-based SHGs by WHHs shall be set up in each district and shall be given priority under various programmes of the Horticulture Department.

WHHs shall also be encouraged to create farming-based SHGs in rural areas where women would be trained free of cost and given preference under various subsidiary occupations i.e. bee-keeping, mushroom cultivation, food preservation, vermi-composting, soap-making etc.

(Action: Dept. of Horticulture)

6.7.6.5 Self Help Group exhibitions

SARAS Melas and State/District level Self Help Group exhibitions shall be organised twice a year to promote the products made by SHGs of WHHs, with the support of Rural Development, Cooperation, Agriculture and Horticulture Departments.

(Action: Dept. of Social Security and Women & Child Development, Dept. of Rural Development)

6.7.7 Self Employment**6.7.7.1 Promotion of Dairy Farming**

The Dairy Development Board (DDB) shall roll out a special programme for empowerment of women headed households in the State. Women who head households will be provided 40% incentive for setting up dairy units with 2-10 dairy animals (cows/buffaloes).

Sr.	Name of the new initiative/programme	Details of the Scheme (for WHHs)				Total amount (Rs.)	Target of women beneficiaries yet to be covered
1	Women's empowerment through dairy farming	250 women dairy units by providing 40% incentive for beneficiaries for setting up dairy units with 2-10 dairy animals (cows/buffaloes)				310.80 lacs	250
2		Size of units	No. of units	Total animals	Subsidy per animal (Rs.)	Total amount (Rs.)	
		2	130	260	56,000	72.80 lacs	
		5	70	350	1,40,000	98.00	
		10	50	500	2,80,000	140.00	
		Total	250	1110		310.80	

Animal sheds shall be constructed under MGNREGA scheme for setting up dairy units. The concerned departments have been asked to submit a detailed proposal for setting up Dairy Units by converging with MGNREGA for the construction of sheds and other facilities.

**(Action: Dept. of Animal Husbandry
(Dairy Development Board))**

6.7.7.2 Extension of Apni Gadi Apna Rozgar Scheme

Under the Apni Gadi Apna Rozgar Scheme priority shall be given to WHH through which vehicle loans at lower interest rates shall be provided to women to buy autos and to girl students to buy two wheelers. Apni Gadi Apna Rozgar scheme shall be extended to women-headed households with existing norms and 30 percent existing quota of applications. This shall be facilitated by Lead District Managers. Applicants shall apply to the offices of DoSSWCD at district and block level.

**(Action: Dept. of Employment
Generation & Training)**

6.7.7.3 Shop-keeping

Shops and kiosks are set up at bus stands and tourist spots and in the urban areas by various departments i.e. Tourism Department, Red Cross, Zila Parishads, Milkfed and Transport Department. Under the revised policy for Verka Milk Booths/Verka Milk Bars-2018, 20% Verka booths are already earmarked for widows and war widows. But there is a need for shops and kiosks to be allotted specially for women-headed households across the State.

Shops and kiosks shall be set up at designated points like bus stands and tourist spots in Punjab, for travellers' needs and for daily needs of local residents. These kiosks shall be allotted on priority to women who head households, or to their daughters, to provide them with a steady source of livelihood. The concerned departments shall provide 25% quota to women from Women-Headed Households, with first priority to war-widows and widows.

**(Action: Dept. of Rural Development,
Dept. of Tourism, Dept. of Rural
Development and Panchayat
(Zila Parishad) and Dept. of Cooperation)**

6.7.7.4 Women Auto Drivers

'Pink Autos' were introduced in some cities in Punjab but did not succeed in the absence of requisite support and publicity. Autos exclusively driven by women are not seen in the cities of Punjab, while they are quite common in other states.

Battery-operated autos exclusively driven by women shall be introduced in major cities of Punjab. Under this programme, willing women from WHHs shall be given preference.

**(Action by: Dept. of Local Government,
Dept. of Transport)**

6.7.7.5 Promoting Women Farmers from WHHs

Under the above mentioned initiative, 10% Panchayati land of the total Panchayati land available with the villages shall be allotted to women from WHHs. It shall work towards empowering women from

WHHs in agriculture, enhancing the productive participation of women in agriculture, create and sustain agriculture-based livelihoods of rural women. Landless WHHs having livestock can thus easily arrange feed for their cattle.

(Action by: Dept. of Rural Development and Panchayats)

6.7.7.6 Skill Development in Beauty and Tailoring

Women from Women-Headed Households shall be given free training by Punjab Skill Development Mission (PSDM) and also will assist them to avail loan on low rates from cooperative banks of Punjab or under any other State/Central run scheme to set up their own venture.

(Action by: Dept. of Employment Generation and Training)

6.7.7.7 Self-Employment Assistance for WHHs

Under the 'Self Employment Assistance for WHHs, women are granted Rs. 2,00,000 to support them in establishing any project or business venture. This scheme is applicable to only those women from WHHs who do not have income source.

(Action by: Dept. of Employment Generation and Training)

6.7.7.8 Free Supply of Sewing Machines etc.

Under the initiative, free sewing machines and induction cookers shall be provided with a view to increase the self-employment potential of women from WHHs. This shall be provided to women in the age group of 18-50 years.

(Action by: Dept. of Employment Generation and Training)

6.7.7.9 Construction of Cattle Sheds

To provide self-employment to the needy, poor and Scheduled Caste population living in the villages, to promoting animal husbandry and dairy trade, the Punjab Government is implementing schemes under MGNREGA.

Under these initiatives, Women-Headed Households shall be given priority.

(Action: Dept. of Rural Development and Panchayats)

6.7.8 Making MGNREGS WHH-friendly

6.7.8.1 Enrolment Drive

A special drive for enrolling more women belonging to WHHs and creation of job cards under MGNREGS shall be launched. Women-headed households shall be enrolled through a saturation model under a registration drive. Gram Rozgar Sewaks (GRS) shall coordinate with the Panchayats in door to door identification of women workers belong to women-headed households. The target is to ensure 100 percent identification, enrolment and also, provision of 100 days work in a year for all those who demand it.

6.7.8.2 Identification of Work

Special efforts shall be made to identify and prioritize the providing of work to highly vulnerable women workers who require special support, such as single/ widowed/ divorced/ deserted/ unemployed/ destitute/ sole- bread-earner women.

6.7.8.3 Enrolment as Supervisors

Women from WHHs shall be given due preference in the selection of a 'mate' or worksite supervisor required at each work-site under MGNREGS.

6.7.8.4 Creche facility

In case there are five or more children below the age of six years accompanying the women working at a site, a crèche shall be set up on site. One such woman worker shall be deputed to look after such on-site children. This initiative will make the programme women-friendly and is expected to encourage more women to come forward and take up MGNREGS work.

(Action: Dept. of Rural Development and Panchayats)

6.7.9 Facilitating Jobs

6.7.9.1 Various online modes have been created by the Department of Employment Generation and Training to provide employment to job seekers across Punjab.

6.7.9.2 To make things much easier for women for WHHs to find jobs, amobile app will be created to simulate a job market place where women can find suitable jobs on one hand. On the other hand, employers can advertise vacancies here so that job-seekers may browse through the listings and express interest. In short, the Job App would function like an e-employment exchange in coordination with Department of Employment and Punjab Skill Development Mission (PSDM). A special tab for applicants from underprivileged backgrounds will make things easier and more focussed.

(Action: Dept. of Employment Generation and Training)

6.7.10 Financial Inclusion

6.7.10.1 Need-based Loans

Many banks provide need-based loans to women entrepreneurs for new start-ups, but success stories are not many, probably because of the demand and supply mismatch. Firstly, many women who lack skills are not able to start new businesses even when financial services are available; secondly, even when resources are available, women are not often able to access them because of several barriers. Thirdly, there is no umbrella convergence scheme currently.

6.7.10.2 Credit Delivery Day

Credit Delivery Day shall be organized to provide a common platform for banks and mentors of women's groups to finalise credit delivery.

6.7.10.3 Monthly review and monitoring shall be held at District/State Level. It shall be a specific item for review in the District Level Bankers Committee meeting.

6.7.10.4 Priority Sector Targets

Banks shall be urged to achieve their targets under the priority sector for women in need so that maximum benefits can be awarded by the intended beneficiaries.

6.7.10.5 Important Schemes

Some of the important schemes of the Banks which shall be taken up for active coverage, are:

6.7.10.5.1 Stree Shakti: Introduced by the State Bank of India during 2000-01, this scheme caters to women who own businesses. It offers collateral-free loans of upto Rs. 5 lakhs.

6.7.10.5.2 Orient Mahila Vikas Yojana Scheme: Launched by Oriental Bank of Commerce, Orient Mahila Vikas Yojana offers loans to women for starting a business on their property. This is a collateral-free loan ranging from Rs. 10 to 25 lakhs.

6.7.10.5.3 Udyogini Scheme: This loan scheme launched by Punjab and Sind Bank is for women in the field of agriculture and other small businesses. The maximum loan amount is Rs. 1 lakh depending upon the family income.

6.7.10.5.4 Mahila Udyam Nidhi Scheme: Launched by Punjab National Bank, this scheme helps women set up new projects. Under this scheme, different plans are offered for the purchase of auto-rickshaws, setting up of beauty parlours, day care centres, etc. Loans of up to Rs. 10 lakhs are sanctioned.

6.7.10.5.5 Mudra Yojana Scheme: It is offered by nationalised banks under the Pradhan Mantri Mudra Yojna, for women entrepreneurs who wish to set up small units like a beauty parlour, tuition centre, tailoring unit, etc. Loans between Rs. 50,000 – Rs. 50 lakhs are sanctioned under this scheme. No collateral and guarantors are required for loans below Rs. 10 lakhs.

(Action: Dept. of Finance and Dept. of Employment Generation and Training)

6.7.10.6 Awareness and outreach activities:

6.7.10.6.1 Special awareness and outreach activities shall be conducted to ensure that all women workers are trained to handle bank procedures.

6.7.10.6.2 Gram Rozgar Sahayaks shall organize special camps with the help of Self Help Groups under SRLM and Bank Sakhis.

(Action: Dept. of Rural Development and Panchayats)

6.7.11 Jobs**6.7.11.1 Reservation in Jobs**

33% reservation for women has been provided in government jobs. All bread-earners of WHHs and their daughters shall be eligible to avail of this reservation.

6.7.11.2 Organization of Rozgar Melas

To provide employment opportunities to Women-Headed Households in Punjab, Rozgar Melas shall be organized under Beti Bachao Beti Padhao (BBBP) scheme in each district exclusively for women belonging to Women-Headed Households at district level in Punjab.

(Action by: Dept. of Social Security and Women & Child Development, Dept. of Employment Generation & Training)

6.8 Marriage Assistance**6.8.1 Assistance in Registration of Marriage**

The Deputy Commissioner, upon receipt of an application, shall designate an Official to personally assist the members of a WHH in marriage registration.

(Action by Dept. of Revenue)

6.8.2 Financial Assistant for Community Marriages

Grant in Aid of Rs. 20,000/- per marrying couple shall be provided. Girls from WHHs who have completed 18 years of age shall be eligible to avail this benefit. The grant is not applicable if the girl has received any funding for her marriage from any other source.

(Action by: Dept. of Social Security and Women & Child Development)

6.8.3 Ashirwad Scheme

WHHs shall be covered on priority basis under the Ashirwad scheme in which Rs. 21,000 is given at the time of a girls marriage.

(Action: Dept. of Social Justice & Empowerment of Minorities)

6.9 Respect for Motherhood**6.9.1 Financial Incentive for Institutional Delivery**

All BPL/Scheduled Caste/Scheduled Tribe (SC/ST) women belonging to WHHs delivering in a government health centre, such as SC/PHC/CHC/FRU/general wards of district or state hospitals shall be given a monetary incentive of Rs. 700 in rural areas and Rs. 600 in urban areas

(Action by Dept. of Health & Family Welfare)

6.9.2 Child and Mother Care

Pregnant women and sick new born (till 1 year after birth) belonging to WHHs shall be provided:

- (1) Free and zero expense treatment,
- (2) Free drugs and consumables,
- (3) Free diagnostics & Diet,
- (4) Free provision of blood,
- (5) Free transport from home to health institutions,
- (6) Free transport between facilities in case of referral,
- (7) Drop back from institutions to home,
- (8) Exemption from all kinds of user charges.

(Action by Dept of Health & Family Welfare)

6.9.3 Financial Assistance to WHHs having Differently abled Dependent Family Member

Monthly assistance of Rs. 500/- shall be given to Children with Disability and Rs. 1000/- to mentally retarded children from Women- Headed Households in Punjab till they attain the age of 18 years.

(Action by: Dept. of Social Security and Women & Child Development)

6.10 Physical Security**6.10.1 Sexual Harassment in Workplaces**

Protection Officers (POs) shall be designated for each workplace and they shall routinely inquire into the well-being of WHHs. Whenever any instance of sexual harassment at the workplace comes to the notice of the PO, the PO shall take immediate steps to assist the affected member of the WHH in taking legal recourse.

(Action by: Dept. of Social Security and Women & Child Development)

6.10.2 Domestic Violence Act

Protection Officers (POs) shall be designated and they shall routinely inquire into the well-being of WHHs. Whenever any instance of domestic violence comes to the notice of the PO, the PO shall take immediate steps to assist the affected member of the WHH in taking legal recourse.

(Action by: Dept. of Social Security and Women & Child Development)

6.10.3 Self Defence

The Department of School Education shall take steps to provide martial arts training to girl students. Children of WHHs shall be trained on priority.

(Action by Department of School Education)

6.10.4 All Women Police Help Desks

The Police Department shall take steps to establish an All Woman Help Desk in each District to accept the complaints of women including members of WHHs.

(Action by Department of Home Affairs)

6.10.5 Women Helpline

1091 Helpline shall ensure adequate follow up action after receipt of any distress call from a member of a WHH. The action shall not be limited to the redressal of the immediate distress call but shall ensure adequate follow-up for at least 3 months after the redressal of the complaint.

(Action by Department of Home Affairs)

6.10.6 Sakhi One Stop Centres

Sakhi One Stop Centres established in each District shall devote special attention towards the female members of the WHHs and try to assist them in whichever way possible.

(Action by: Dept. of Social Security and Women & Child Development)

6.10.7 Providing pepper spray guns

Deputy Commissioners shall endeavour to provide free pepper spray guns to female members of WHHs through CSR initiatives.

(Action by Department of Revenue)

6.10.8 Night Pick Up & Drop Facility

The Police shall endeavour to provide a safe pick up and drop facility in the cities for women who are constrained to return from work at late hours.

(Action by Department of Home Affairs)

6.11 Social Security**6.11.1 Sarbat Sehat Bima Yojana (SSBY) Punjab**

Eligible Women-Headed Households shall be covered on priority under the Sarbat Sehat Bima Yojana (SSBY), a health insurance scheme under which the cost of treatment is exempted upto the limit of Rs. 5 lakh.

(Action by: Dept. of Health and Family Welfare)

6.11.2 Financial Assistance to Widows and Destitute Women

Under this scheme, Financial Assistance is granted to widows/destitute women below 58 years of age and unmarried women above the age of 30 years.

Women-Headed Households who fulfil the eligibility criteria shall be covered on priority under this scheme.

(Action by: Dept. of Social Security and Women & Child Development)

6.11.3 National Family Benefit Scheme (NFBS)

Women-Headed Households belonging to BPL category shall be provided a lumpsum family benefit of Rs. 20000 in case of death of the primary bread-winner, aged between 18-64 years, irrespective of the cause of death.

(Action by: Dept. of Social Security and Women & Child Development)

6.11.4 Prioritizing Sanitization

Swachh Bharat Abhiyan (SBA) is implemented across Punjab by the Department of Water Supply and Sanitation to eliminate open defecation and improve solid waste management in urban and rural areas.

There shall be 100 % provision of toilets in households headed by women, even if not covered under Swachh Bharat Abhiyan (SBA). For this, the required information shall be collected from Anganwari Workers as well as from Panchayat Secretaries in order to identify correct beneficiaries.

(Action: Dept. of Rural Development, Dept. of Local Government, Department of Water Supply and Sanitation)

6.11.5 Plots of 5 Marlas to Rural Homeless Families

Under the scheme, homeless Women-Headed Households shall be provided plots of 5 marla each in villages where land is available with the Panchayats.

(Action by: Dept. of Rural Development and Panchayats)

6.11.6 Pradhan Mantri Awas Yojana (Urban) and Pradhan Mantri Awas Yojana (Gramin)

Pradhan Mantri Awas Yojana intends to provide housing for all by year 2022.

Women-Headed Households shall be given priority under the scheme.

(Action by: Dept. of Rural Development and Panchayats)

6.11.7 Agriculture Debt Relief Scheme of Punjab

Agriculture debt relief scheme of Punjab shall be extended to women farmers belonging to Women-Headed Households.

(Action by: Dept. of Agriculture)

6.11.8 Smart Ration Card Scheme

The Smart Ration Card Scheme covers 1.42 crore beneficiaries in the State. In addition the State Government has launched its own State Sponsored Smart Ration Scheme covering an additional 9.5 lakh beneficiaries. Smart Ration Cards will be used for withdrawing food grains from Fair Price Shops (FPS) through e-PoS machines without the need for any additional document. The WHH beneficiary under the scheme would be able to withdraw foodgrain anywhere in the state irrespective of his/her district of permanent residence.

Under the Smart Ration Card Scheme, eligible Women-Headed Households shall be covered on priority basis.

(Action by: Dept. of Food, Civil Supplies & Consumer Affairs)

6.11.9 Women and Driving

Women can use driving skills both as a means to reach their workplaces as well as to earn a livelihood as drivers.

Females from WHHs shall be exempted from application fees and other charges for obtaining a driving licence.

(Action: Deptt. of Transport)

6.12 Old Age Assistance and Services**6.12.1 Old Age Pension**

Women-Headed Households, with women aged 58 years and above, who fulfil the income criteria of the Old Age Pension Scheme shall be covered on priority under this scheme.

(Action by: Dept. of Social Security and Women & Child Development)

6.12.2 Priority in Health & Wellness Clinics

Members of Women-Headed Households, who are senior citizens, shall be treated on priority in the Health & Wellness Clinics

(Action by Dept. of Health & Family Welfare)

6.12.3 Priority in Government services

The Deputy Commissioner, upon receipt of an application, shall designate an official to personally assist the senior citizen members of a WHH in accessing any government service.

6.12.4 Old Age Homes

Elderly Family members of WHHs shall be accommodated on priority in the Old Age Homes across the State in case the family or the elder so desires.

(Action by: Dept. of Social Security and Women & Child Development)

6.13 The Last Journey and After**6.13.1 Last Rites**

Wherever there is no other earning member in the family, all arrangements for the last rites of the bread-earner of a WHH shall be performed by the concerned MC or the Gram Panchayat, and any expense incurred on the same shall be a valid charge on the Municipal Fund or the Panchayat Fund as the case may be.

(Action by Dept. of Local Government, Dept. of Rural Development & Panchayats)

6.13.2 Special assistance in Mutations

Upon the death of a member of a WHH, the Deputy Commissioner, on receipt of an application, shall designate a Revenue Official to personally assist the surviving members in the updation of their Revenue Records.

(Action by Dept of Revenue)

6.13.3 Special Assistance in obtaining a Death Certificate

Upon the death of a member of a WHH, the Deputy Commissioner, upon receipt of an application, shall designate an Official to personally assist the surviving members in obtaining the requisite death certificate.

(Action by Dept. of Revenue)

7. Implementation Structure**7.1 Creation of Database**

A database of beneficiaries under the Mata Tripta Mahila Yojna (MTMY) to monitor, policy formulation and empowerment of Women- Headed Households in Punjab

(Action by: Dept. of Governance Reforms)

7.2 **Financing**

Mata Tripta Mahila Yojna aims to maximise the benefits of various schemes and programmes for WHHs through convergence and effective implementation in an integrated manner. It also aims to pursue new initiatives to fill critical gaps in the empowerment of WHHs. In the first year, the WHHs will be executed by accessing funds from the current year's allocations under the existing programmes and schemes. New initiatives and interventions shall be started from the next year in view of financial constraints being faced due to the COVID-19 Pandemic. From the year 2021-22, an additional annual allocation of Rs 177.1 crore including Rs 5 crore for IEC activities will be made for new interventions, which shall be enhanced as per the progress of the Yojna.

7.3 **Planning and Monitoring**

The planning and implementation of various schemes and activities envisaged under the WHHs shall be carried out by the respective administrative departments that are responsible to execute such an action under its allocation of business. They shall also monitor the progress of their respective activities and interventions. However, the Plan prepared by various administrative departments with respect to their specific tasks shall be sent to the Department of Social Security and Women & Child Development to enable them to consolidate an Annual Plan for the development of WHHs in the State. Overall progress of such a Plan shall however be monitored by the Planning and Monitoring Committee as follows:

Planning and Monitoring Committee (PMC)

- | | |
|--|------------------|
| i) Principal Secretary, Social Security and Women and Child Development | Chairman; |
| ii) Principal Secretary, Finance or nominee not below the rank of Special Secretary. | Member |
| iii) Principal Secretary, Planning or nominee not below the rank of Special Secretary | Member |
| iv) Principal Secretary, Social Justice & Empowerment of Minorities or nominee not below the rank of Special Secretary | Member |
| v) Principal Secretary, Labour or nominee not below the rank of Special Secretary | Member |
| vi) Financial Commissioner, Rural Development and Panchayats | Member |
| vii) Principal Secretary, Local Government or nominee not below the rank of Special Secretary | Member |
| viii) Principal Secretary, Health & Family Welfare or nominee not below the rank of Special Secretary | Member |
| ix) Principal Secretary, Technical Education & Industrial Training or nominee not below the rank of Special Secretary | Member |
| x) Secretary, Higher Education or nominee not below the rank of Special Secretary | Member |
| xi) Secretary, School Education or nominee not below the rank of Special Secretary | Member |
| xii) Director, Social Security and Women & Child Development | Member Secretary |

7.4 State Level Steering Committee (SLSC)

In addition, the Mata Tripta Mahila Yojna shall be steered by the **State Level Steering Committee (SLSC)** headed by the Chief Secretary, Punjab. SLSC shall comprise of the following members and shall be convened and coordinated by the Administrative Secretary of the Department of Social Security and Women & Child Development. The Committee shall ensure not only smooth implementation, but shall also resolve all issues that may arise in the speedy execution of the Yojna.

i)	Chief Secretary, Punjab	Chairman
ii)	Principal Secretary, Finance	Member
iii)	Principal Secretary, Social Justice and Empowerment of Minorities	Member
iv)	Principal Secretary, Planning	Member
v)	Financial Commissioner, Rural Development and Panchayats	Member
vi)	Principal Secretary, Local Government	Member
vii)	Principal Secretary, Health & Family Welfare	Member
viii)	Principal Secretary, Technical Education & Industrial Training.	Member
ix)	Principal Secretary, Social Security and Women & Child Development	Member Secretary

7.5 Consultative Group of Ministers (CGM)

For overall guidance and policy support for the MTMY, a **Consultative Group of Ministers (CGM)** shall be set up under the chairmanship of Chief Minister, Punjab with the following as members:

i)	Social Security Minister	Chairman
ii)	Finance Minister	Member
iii)	Local Government Minister	Member
iv)	Rural Development & Panchayats Minister	Member
v)	Cooperation Minister	Member
vi)	Education Minister	Member
vii)	Technical Education Minister	Member
viii)	Social Justice Empowerment & Minorities Minister	Member
ix)	Health & Family Welfare Minister	Member
x)	Chief Secretary	Member
xii)	Principal Secretary to the Chief Minister	Member
xi)	Principal Secretary, Social Security and Women & Child Development	Member Secretary

- 7.6** The Planning and Monitoring Committee (PMC) and the State Level Steering Committee (SLSC) may meet as often as required but should meet at least once in two months. They may co-opt any other officer as may be required to carry out the objectives of the Yojna. In so far as the Consultative Group of Ministers is concerned, it should meet at least once in three months not only to review and monitor the performance of the Yojna, but also to evaluate its success for future improvements, if any.

7.7 District Level Steering Committee (DLSC)

A District Level Steering Committee (DLSC) headed by the Deputy Commissioner shall be constituted for the management of MTMY at district level. DLSC shall comprise the following and shall be convened and coordinated by the District Programme Officer of the Department of Social Security and Women & Child Development.

- | | |
|---|-----------------|
| 1) Deputy Commissioner | Chairperson |
| 2) Additional Deputy Commissioner (D) | Member |
| 3) District Programme Officer | Member Convener |
| 4) Commissioner Corporation | Member |
| 5) Civil Surgeon | Member |
| 6) District Education Officer | Member |
| 7) District Development Panchayat Officer | Member |
| 8) Chief Agriculture Officer | Member |
| 9) District Social Justice & Empowerment Officer | Member |
| 10) Two representatives from Civil Society Organisations/NGOs | Member |

(Preferably Women)

The District Level Steering Committee (DLSC) may meet as often as required but should meet at least once in a month. They may co-opt any other officer as may be required to carry out the objectives of the Yojna at district level.

7.8 Information, Education and Communication (IEC) Activities

As stated earlier, the Mata Tripta Mahila Yojna is mainly envisaged for implementation of various existing schemes and programmes for the development of WHHs through a common sector-wide approach and convergence. It aims to pursue and access funds under the existing schemes to maximize their benefits for the WHHs. However, to fill critical gaps some new interventions have also been proposed in keeping with the basic principles of the scheme for which requisite allocation of funds would be made in the budget for 2021-22. For wider dissemination of information, awareness-building, and new schemes, an additional budget of Rs 177.1 crore including Rs.5 crore for IEC activities, would be required. The Department of Social Security and Women & Child Development would prepare an Annual IEC Plan, which shall be regularly monitored not only by the PMC, but also by the SLSC.

- i) All administrative departments are expected to follow the guidelines of their respective schemes and programmes to accomplish the objective of the Yojna. However, if there are issues that need any further clarifications, these should be presented to the SLSC by the Department of Social

Security and Women & Child Development and the recommendations of the Committee shall be put up to the Chief Minister who shall be competent to pass necessary orders if any, required to carry out the objectives of the Schemes.

- ii) All administrative departments shall make necessary arrangements required in the planning, implementation and monitoring of their respective schemes to align these with the scheme of things as envisaged under the MTMY. They shall designate a Nodal Officer in their respective departments to coordinate timely follow-up action.

7.9 All concerned shall ensure strict compliance and make concerted efforts to make the Mata Tripta Mahila Yojna a success.

Chandigarh
The 8th January, 2021

RAJI P. SHRIVASTAVA, IAS,
Principal Secretary to the Government of Punjab,
Department of Social Security and Women
& Child Development.